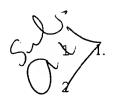
What is claimed is:



A method for processing a charge applied to a financial account, the method comprising:

receiving charge data; and

3 charging a plurality of financial accounts based on the charge data.

1 2. The method of claim1, in which the charge data indicates a first financial account and the

2 plurality of financial accounts includes the first financial account.

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A method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a transaction amount and a first financial account;

determining a second financial account that corresponds to the first financial account;

determining a reimbursement amount) that corresponds to the first financial account;

applying to the first financial account a first charge amount that is based on a difference

6 between the transaction amount and the reimbursement amount; and

applying to the second financial account a second charge amount based on the

8 reimbursement amount.

1 4

4. The method of claim 3, further comprising:

determining a reimbursement rule that corresponds to the charge data; and

determining if the charge data satisfies the reimbursement rule;

4 and in which the step of applying to the second financial account a second charge amount is

5 performed if the charge data satisfies the reimbursement rule.

- 1 5. The method of claim 4, in which the reimbursement rule specifies a first merchant
- 2 identifier, and in which the charge data specifies a second merchant identifier;
- and in which the step of determining if the charge data satisfies the reimbursement rule
- 4 comprises:
- 5 determining whether the first merchant identifier corresponds to the second merchant
- 6 identifier.

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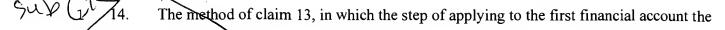
- 6.\tag{7} The method of claim 3, in which the charge data indicates a transaction date;
- 2 and further comprising:
- applying to the first financial account the second charge amount after a predetermined
- 4 time after the transaction date.
- The method of claim 6, in which the step of applying to the first financial account the
- 2 second charge amount is performed if the second charge amount has not been paid before a
- 3 predetermined time.
- 1 8. The method of claim 3, in which the charge data further includes a signal that indicates
- 2 approval to charge at least a portion of the transaction amount to the second financial account.
- 1 9. A method for processing a charge applied to a financial account, the method comprising:
- 2 receiving charge data that indicates a first financial account;
- determining a second financial account that corresponds to the first financial account; and
- applying to the second financial account an amount based on the charge data.

- 1 The method of claim 9, further comprising: determining a reimbursement rule that corresponds to the charge data; and 2 3 determining if the charge data satisfies the reimbursement rule; and in which the step of applying is performed if the charge data satisfies the reimbursement 4 5 rule. 11. The method of claim W, in which the reimbursement rule specifies a first merchant 2 identifier, and in which the charge data specifies a second merchant identifier; and in which the step of determining if the charge data satisfies the reimbursement rule 3 comprises: 4 determining whether the first merchant identifier corresponds to the second merchant 5
 - 12. The method of claim 9, in which the charge data further includes a signal that indicates approval to charge the second financial account.
- 1 13. The method of claim 9, in which the charge data indicates a transaction date;
- 2 and further comprising:

identifier.

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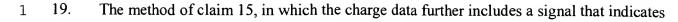
- applying to the first financial account the amount based on the charge data after a
- 4 predetermined time.



- 2 amount based on the charge data is performed if the second charge amount has not been paid
- 3 before a predetermined time.

A method for processing a charge applied to a financial account, the method comprising:
receiving charge data that indicates a transaction amount;

- determining a reimbursement rule that corresponds to the charge data; and
- 4 apportioning the transaction amount among a plurality of financial accounts in
- 5 accordance with the reimbursement rule.
- 1 The method of claim 15, in which the step of apportioning is performed if the charge data
- 2 satisfies the reimbursement rule.
- 1 17. The method of claim 16, in which the reimbursement rule specifies a first merchant
- 2 identifier, and in which the charge data specifies a second merchant identifier;
- and in which the step of determining if the charge data satisfies the reimbursement rule
- 4 comprises:
- 5 determining whether the first merchant identifier corresponds to the second merchant
- 6 identifier.
- 1 18. The method of claim 15, further comprising:
- determining the plurality of financial accounts from the reimbursement rule.



2 approval to apportion the transaction amount among the plurality of financial accounts.

A method for processing a charge applied to a financial account, the method comprising: receiving charge data;

determining a reimbursement rule that corresponds to the charge data;

determining if the charge data satisfies the reimbursement rule; and

5 charging at least one of a plur lity of financial accounts in accordance with the charge

data if the charge data satisfies the reimbursement rule.

1 21. The method of claim 20, in which the reimbursement rule specifies a first merchant

2 identifier, and in which the charge data specifies a second merchant identifier;

and in which the step of determining if the charge data satisfies the reimbursement rule

4 comprises:

5 determining whether the first merchant identifier corresponds to the second merchant

6 identifier.

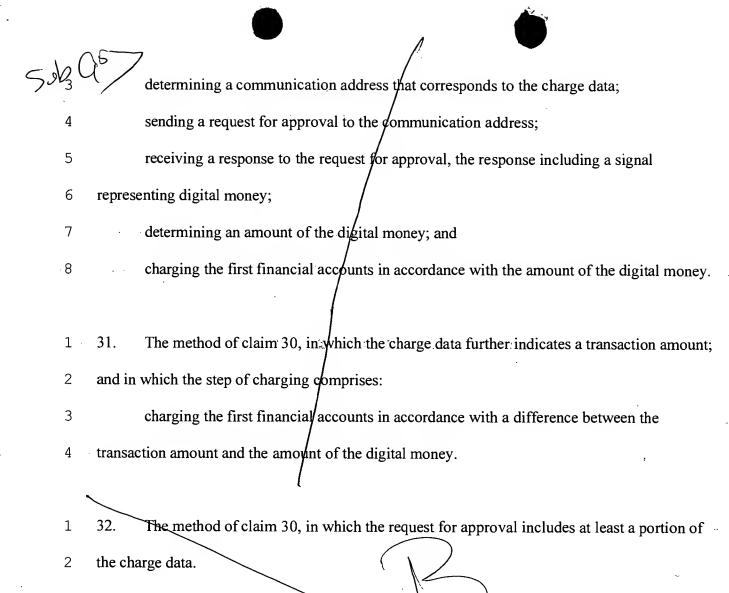
1 22. The method of claim 20; in which the charge data includes a signal that indicates

2 approval to charge the at least one of the plurality of financial accounts.

A method for processing a charge applied to a financial account, the method comprising: receiving charge data;

determining a communication address that corresponds to the charge data;

- sending a request for approval to the communication address;
 receiving a response to the request for approval; and
 charging at least one of a plurality of financial accounts in accordance with the received
 response.
- 1 24. The method of claim 23, in which the communication address is an electronic mail 2 address.
- 1 25. The method of claim 23, in which the communication address is a telephone number.
- 1 26. The method of claim 23, in which the response includes digital money.
- 1 27. The method of claim 23, in which the step of charging a plurality of financial accounts in
- 2 accordance with the received response comprises:
- determining from the received response an amount to charge each financial account.
- 1 28. The method of claim 23, in which the request for approval includes at least a portion of
- 2 the charge data.
- 1 29. The method of claim 23, in which the request for approval includes an account alias.
- A method for processing a charge applied to a financial account, the method comprising:
 receiving charge data that indicates a first financial account;



- 1 33. The method of claim 30, in which the request for approval includes an account alias of
- 2 the first financial account.

A method for processing a charge applied to a financial account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a

transaction amount and a first financial account;

for each entry, determining if there is a second financial account that corresponds to the

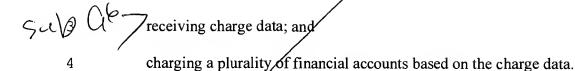
5 first financial account; and

if there is a second financial account for the entry
determining a reimbursement amount that corresponds to the first financial
8 account;
applying to the first financial account a first charge amount that is based on a
difference between the transaction amount and the reimbursement amount; and
applying to the second financial account a second charge amount based on the
12 reimbursement amount.
35. A method for processing a charge applied to a financial account, the method comprising:
receiving charge data; and
3 determining from the charge data a number of financial accounts to be charged in
4 accordance with the charge data.
1 36. An apparatus for processing a charge applied to a financial account, comprising:
2 a storage device; and
a processor connected to the storage device,
4 the storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive charge data and
7 charge a plurality of financial accounts based on the charge data.
1 37. A computer readable medium encoded with processing instructions for implementing a

method for processing a charge applied to a financial account, the method comprising:

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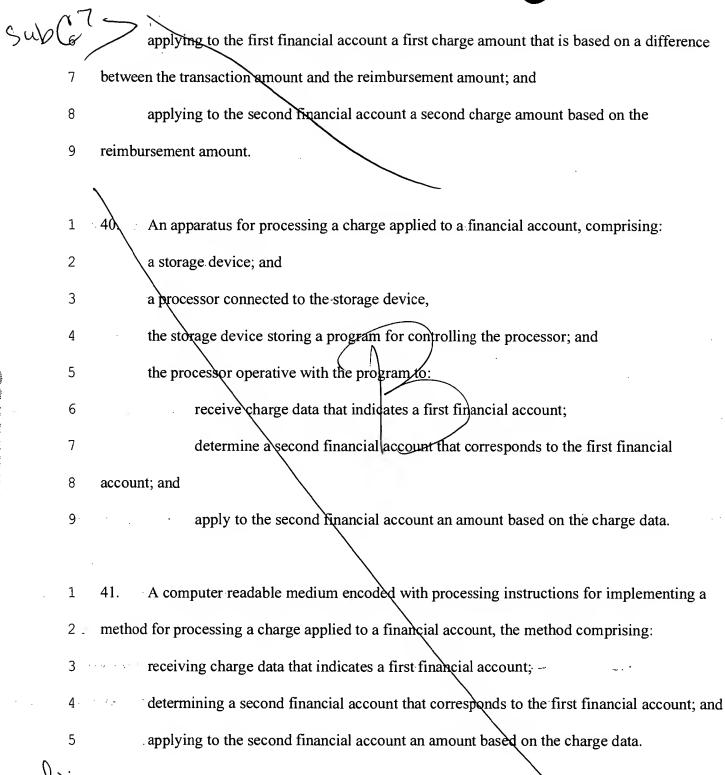
reimbursement amount.



An apparatus for processing a charge applied to a financial account, comprising: a storage device; and a processor connected to the storage device, the storage device storing a program for controlling the processor; and 5 the processor operative with the program to: 6 receive charge data that indicates a transaction amount and a first financial 7 account; determine a second financial account that corresponds to the first financial. 8 9 account;

10 determine a reimbursement amount that corresponds to the first financial account; -apply to the first financial account a first charge amount that is based on a 11 difference between the transaction amount and the reimbursement amount; and 12 apply to the second financial account a second charge amount based on the 13

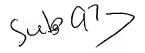
39. A computer readable medium encoded with processing instructions for implementing a . 1 method for processing a charge applied to a financial account, the method comprising: 2 receiving charge data that indicates a transaction amount and a first financial account; 3 determining a second financial account that corresponds to the first financial account; 4 determining a reimbursement amount that corresponds to the first financial account; 5



a storage device; and

An apparatus for processing a charge applied to a financial account, comprising:

لع!	a processor connected to the storage device,
4	the storage device storing a program for controlling the processor; and
5	the processor operative with the program to:
6	receive charge data that indicates a transaction amount;
.7	determine a reimbursement rule that corresponds to the charge data; and
-8	apportion the transaction amount among a plurality of financial accounts in
9.	caccordance with the reimbursement rule.
1	43. A computer readable medium encoded with processing instructions for implementing a
2	method for processing a charge applied to a financial account, the method comprising:
3.	receiving charge data that indicates a transaction amount;
4	determining a reimbursement rule that corresponds to the charge data; and
5	apportioning the transaction amount among a plurality of financial accounts in
. 6	accordance with the reimbursement rule.
1	44. An apparatus for processing a charge applied to a financial account, comprising:
2	a storage device; and
3	a processor connected to the storage device,
4	the storage device storing a program for controlling the processor; and
5	the processor operative with the program to:
6	receive charge data;
7	determine a reimbursement rule that corresponds to the charge data;
8	determine if the charge data satisfies the reimbursement rule; and



charge at least one of a plurality of financial accounts in accordance with the

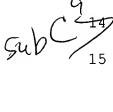
- charge data if the charge data satisfies the reimbursement rule.
 - 1 45. A computer readable medium encoded with processing instructions for implementing a
- 2 method for processing a charge applied to a financial account, the method comprising:
- 3 receiving charge data;
- determining a reimbursement rule that corresponds to the charge data;
- determining if the charge data satisfies the reimbursement rule; and
- 6 charging at least one of a plurality of financial accounts in accordance with the charge
- data if the charge data satisfies the reimbursement rule.
- 1 46. An apparatus for processing a charge applied to a financial account, comprising:
 - 2 a storage device; and
- a processor connected to the storage device,
- 4 the storage device storing a program for controlling the processor; and
- 5 the processor operative with the program to:
- 6 receive charge data
- 7 determine a communication address that corresponds to the charge data;
- 8 send a request for approval to the communication address;
- 9 receive a response to the request for approval; and
- charge at least ϕ ne of a plurality of financial accounts in accordance with the
- 11 received response.

money.

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Jul II	747. A computer readable medium encoded with processing instructions for implementing a
2	method for processing a charge applied to a financial account, the method comprising:
3	receiving charge data;
4	determining a communication address that corresponds to the charge data;
5	sending a request for approval to the communication address;
6	receiving a response to the request for approval; and
· 7 ·	charging at least one of a plurality of financial accounts in accordance with the received
8	response.
1	48. An apparatus for processing a charge applied to a financial account, comprising:
2	a storage device; and
3	a processor connected to the storage device,
4	the storage device storing a program for controlling the processor; and
5	the processor operative with the program to:
6	receive charge data that indicates a first financial account;
7	determine a communication address that corresponds to the charge data;
. 8	send a request for approval to the communication address;
9	receive a response to the request for approval, the response including a signal
10	representing digital money;
11	determine an amount of the digital money; and
12	charge the first financial accounts in accordance with the amount of the digital

1	49. A computer readable medium encoded with processing instructions for implementing a
2	method for processing a charge applied to a financial account, the method comprising:
3	receiving charge data that indicates a first financial account;
4	determining a communication address that corresponds to the charge data;
5	sending a request for approval to the communication address;
6	receiving a response to the request for approval, the response including a signal
. 7	representing digital money;
8	determining an amount of the digital money; and
9	charging the first financial accounts in accordance with the amount of the digital money.
. ^	
19-	30. An apparatus for processing a charge applied to a financial account, comprising:
2	a storage device; and
3	a processor connected to the storage device,
4.	the storage device storing a program for controlling the processor; and
5	the processor operative with the program to:
6	process a plurality of entries, each entry including charge data that indicates a
7	transaction amount and a first financial account;
8	for each entry, determine if there is a second financial account that corresponds to
9	the first financial account; and
10	if there is a second financial account for the entry
11	determine a reimbursement amount that corresponds to the first financial account;
12	apply to the first financial account a first charge amount that is based on a
13	difference between the transaction amount and the reimbursement amount; and



apply to the second financial account a second charge amount based on the reimbursement amount.

	· ·
1 .	51. A computer readable medium encoded with processing instructions for implementing
2	method for processing a charge applied to a financial account, the method comprising:
3.	processing a plurality of entries, each entry including charge data that indicates a
4	transaction amount and a first financial account;
5	for each entry, determining if there is a second financial account that corresponds to the
6	first financial account; and
7	if there is a second financial account for the entry
8	determining a reimbursement amount that corresponds to the first financial
9	account;
.0	applying to the first financial account a first charge amount that is based on a
. 1	difference between the transaction amount and the reimbursement amount; and
.2	applying to the second financial account a second charge amount based on the
.3	reimbursement amount.
>	52 An apparatus for processing a charge applied to a financial account account



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An apparatus for processing a charge applied to a financial account, comprising:

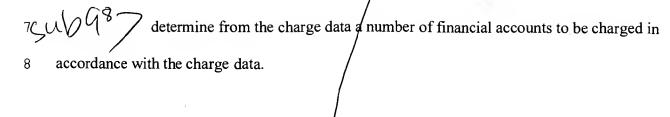
a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

6 receive charge data; and



- 1 53. A computer readable medium encoded with processing instructions for implementing a
- 2 method for processing a charge applied to a financial account, the method comprising:
- 3 receiving charge data; and
- determining from the charge data a number of financial accounts to be charged in
- 5 accordance with the charge data.

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